



Attorney's Docket No.: 11416-742001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Chenevich et al.
Serial No. : 09/781,578
Filed : February 12, 2001
Title : PAYMENT MANAGEMENT

Art Unit : 2164
Examiner : Andrew J Rudy

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

Responsive to the action mailed October 1, 2003, applicant elects the invention of Group II (claims 12-17) drawn to the embodiment of a system for settling a plurality of payment transactions. The election is made without traverse.

Please apply any charges or credits to Deposit Account No. 06-1050.

Date: 10-29-03

~~Respectfully submitted,~~

~~John A. Dragseth
Reg. No. 42,497~~

Fish & Richardson P.C., P.A.
60 South Sixth Street
Suite 3300
Minneapolis, MN 55402
Telephone: (612) 335-5070
Facsimile: (612) 288-9696

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CERTIFICATE OF MAILING BY FIRST CLASS MAIL

I hereby certify under 37 CFR §1.8(a) that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage on the date indicated below and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

October 29, 2003

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October 29, 2003

Jolene Alger
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